

In re:
Fannie C. Lewis
Debtor

Case No. 23-10515-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Jun 16, 2023

Form ID: 318

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2023:

Recip ID	Recipient Name and Address
db	Fannie C. Lewis, 5904 Cedar Avenue, Philadelphia, PA 19143-1128
14759353	+ James Lewis, 5528 Whitby Avenue, Philadelphia, PA 19143-4015
14759356	Penn Dental Medicine, 240 South 40th Street, Philadelphia, PA 19104-6030

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jun 17 2023 04:41:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Jun 17 2023 00:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 17 2023 04:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Jun 17 2023 00:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14759349	EDI: CBSAMERIMARK	Jun 17 2023 04:41:00	AmeriMark Premier, PO Box 2845, Monroe, WI 53566-8045
14759350	+ EDI: CAPITALONE.COM	Jun 17 2023 04:41:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14759351	EDI: CBSAMERIMARK	Jun 17 2023 04:41:00	Carol Wright Gifts, Dr. Leonard's Shop Now Pay Plan, POB 2852, Monroe, WI 53566-8052
14759352	+ EDI: WFNNB.COM	Jun 17 2023 04:41:00	Comenitycb/haband, Po Box 182120, Columbus, OH 43218-2120
14759355	EDI: AGFINANCE.COM	Jun 17 2023 04:35:00	Onemain, PO Box 740594, Cincinnati, OH 45274-0594
14759357	Email/Text: Bankruptcy.Notices@pnc.com	Jun 17 2023 00:42:00	PNC Bank, PO Box 71335, Philadelphia, PA 19176-1335
14759358	Email/Text: Bankruptcy.Notices@pnc.com	Jun 17 2023 00:42:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14759359	^ MEBN	Jun 17 2023 00:36:48	Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
14759360	+ EDI: CITICORP.COM	Jun 17 2023 04:41:00	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14759361	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 17 2023 00:43:00	Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007

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14759362	+ EDI: CBS7AVE	Jun 17 2023 04:41:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14759363	EDI: CBSMASON	Jun 17 2023 04:35:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
14759364	+ EDI: CITICORP.COM	Jun 17 2023 04:41:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14759354	*+	James Lewis, 5528 Whitby Avenue, Philadelphia, PA 19143-4015

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2023 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Fannie C. Lewis dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R2, Mortgage-Backed Notes, Series 2021-R2 mfarrington@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Fannie C. Lewis	Social Security number or ITIN xxx-xx-3657
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 23-10515-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Fannie C. Lewis

6/15/23

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.